

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Fratto, William Thomas</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA William T. Fratto</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6595</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>151 Wing St., Unit 307</b> <b>Arlington Heights, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60005</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chapter 7  <input type="checkbox"/> Chapter 9  <input type="checkbox"/> Chapter 11  <input type="checkbox"/> Chapter 12  <input checked="" type="checkbox"/> Chapter 13         </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         </div> </div> <hr/> <b>Nature of Debts</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."         </div> <div> <input type="checkbox"/> Debts are primarily business debts.         </div> </div>
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Fratto, William Thomas</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> <b>/s/ Joel A. Schechter</b>                      Signature of Attorney for Debtor(s)  <b>Joel A. Schechter 03122099</b> </div> <div style="text-align: right;"> <b>June 15, 2009</b>                      (Date)                 </div> </div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">                 _____                  (Name of landlord that obtained judgment)             </div>  <div style="margin-left: 40px;">                 _____                  (Address of landlord)             </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Fratto, William Thomas**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ William Thomas Fratto

Signature of Debtor **William Thomas Fratto**

**X** \_\_\_\_\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**June 15, 2009**

Date

#### Signature of Attorney\*

**X** /s/ Joel A. Schechter

Signature of Attorney for Debtor(s)

**Joel A. Schechter 03122099**

Printed Name of Attorney for Debtor(s)

**LAW OFFICES OF JOEL A. SCHECHTER**

Firm Name

**53 W. Jackson Blvd.  
Suite 1025  
Chicago, IL 60604**

Address

**Email: joelschechter@covad.net**

**(312)332-0267 Fax: (312)939-4714**

Telephone Number

**June 15, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re William Thomas Fratto

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ William Thomas Fratto  
William Thomas Fratto

Date: June 15, 2009

Alan H. Shifrin & Associates, LLC  
3315 Algonquin Road  
Suite 202  
Rolling Meadows, IL 60008

American Collection Systems, Inc.  
P.O. Box 29117  
Columbus, OH 43229-0117

American Collection Systems, Inc.  
P.O. Box 1968  
Southgate, MI 48195-0968

American Express  
P.O. Box 360001  
Fort Lauderdale, FL 33336-0001

American Express  
P.O. Box 105278  
Atlanta, GA 30348-5278

Americash Loans, L.L.C.  
1798 S. Arlington Heights Rd.  
Arlington Heights, IL 60005

Arrow Financial Services  
5996 W. Touhy Ave.  
Niles, IL 60714

Arrow Financial Services LLC  
21031 Network Place  
Chicago, IL 60678-1031

ARS Recovery Services, LLC  
1845 Hwy 93 South, Suite 310  
Kalispell, MT 59901

Assured Services, Inc.  
8 W. College Drive, Suite D  
Arlington Heights, IL 60004-1962

AT&T  
P.O. Box 8100  
Aurora, IL 60507-8100

Beneficial  
P.O. Box 4153  
Carol Stream, IL 60197

Best Buy  
Retail Services  
P.O. Box 17298  
Baltimore, MD 21297-1298

Biehl & Biehl, Inc.  
325 E. Fullerton Ave.  
Carol Stream, IL 60188

BMW Financial Services  
P.O. Box 78103  
Phoenix, AZ 85062-8103

BMW Financial Services  
Attn: Tax Department  
5550 Britton Parkway  
Hilliard, OH 43026-7456

Buckeridge Door Company  
c/o ABM  
P.O. Box 893  
Mundelein, IL 60060

C. B. Accounts, Inc.  
P.O. Box 5610  
Hauppauge, NY 11788-0139

Capital Management Services, Inc.  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210

CCA  
P.O. Box 806  
Norwell, MA 02061-0806

Citicorp Credit Services, Inc.  
Payment Processing Center  
P.O. Box 2695  
Waterloo, IA 50704-2695

Daily Herald  
Biehl & Biehl  
P.O. Box 87410  
Carol Stream, IL 60188-7410

Davey Tree Expert Company  
c/o Transworld Systems  
P.O. Box 1864  
Santa Rosa, CA 95402

Deborah Fratto  
665 W. Highgoal Drive  
Wheeling, IL 60090-5947

Dell Financial Services  
c/o DFS Customer Care Dept.  
P.O. Box 81577  
Austin, TX 78708-1577

Dell Preferred Account  
Payment Processing Center  
P.O. Box 6403  
Carol Stream, IL 60197-6403

Friedman & Wexler, L.L.C.  
500 West Madison Street  
Suite 2910  
Chicago, IL 60661-2587

GE Money Bank  
P.O. Box 981127  
El Paso, TX 79998-1127

Global Payments Check Services, Inc  
P.O. Box 661038  
Chicago, IL 60666-1038

Global Payments Check Services, Inc  
P.O. Box 59371  
Chicago, IL 60659-0371

Hinshaw & Culbertson LLP  
222 N. LaSalle Street  
Suite 300  
Chicago, IL 60601



HSBC  
c/o Corporate Receivables, Inc.  
P.O. Box 32995  
Phoenix, AZ 85064-2995

HSBC  
P.O. Box 5608  
Glendale Heights, IL 60139-5608

Jerry's Majestic Marine, Inc.  
N1599 Maple Ridge Road  
Lake Geneva, WI 53147

Joann F. Hamm, O.D. & Assocs.  
Suite 1504  
1500 N. Arlington Heights Rd  
Arlington Heights, IL 60004

Louis Capozzoli  
Law Offices of Louis Capozzoli  
1484 Miner Street  
Des Plaines, IL 60016-4603

LTD Financial Services, L.P.  
7322 Southwest Freeway, Suite 1600  
Houston, TX 77074

Macy's  
c/o Van Ru Credit Corporation  
P.O. Box 46549  
Lincolnwood, IL 60646-0549

National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139

NCO Fin/22  
507 Prudential Road  
Horsham, PA 19044-2306

NCO Financial Systems  
P.O. Box 15889  
Wilmington, DE 19850-5889

NCO Financial Systems  
P.O. Box 15630  
Dept 72  
Wilmington, DE 19850

Nordstrom FSB  
Colorado SVC Center  
P.O. Box 6566  
Englewood, CO 80155-6566

Northwest Community Hospital  
P.O. Box 95698  
Chicago, IL 60694-5698

Northwest Community Hospital  
800 West Central Road  
Arlington Heights, IL 60005

Northwest Radiology Associates, SC  
520 E. 22nd St.  
Wheeling, IL 60090-5947

Northwest Urological Associates  
2101 S. Arlington Heights Road  
Suite 108  
Arlington Heights, IL 60005-4297

Patricia M. Stringer, M.D. S.C.  
c/o LCA Collections  
P.O. Box 2240  
Burlington, NC 27216-2240

Radio Shack  
P.O. Box 8181  
Gray, TN 37615-8181

Saint Viator High School  
1213 East Oakton Street  
Arlington Heights, IL 60004-5099

Salkeld Sports  
575 WM. Latham Drive  
Bourbonnais, IL 60914

Sam's Club  
P.O. Box 530942  
Atlanta, GA 30353-0942

Sam's Club  
P.O. Box 981064  
El Paso, TX 79998-1064

Shell Credit Card Center  
P.O. Box 9151  
Des Moines, IA 50368-9151

State Bank of the Lakes  
440 Lake Street  
Antioch, IL 60002

Transworld Systems, Inc.  
25 Northwest Pt Blvd, Suite 750  
Elk Grove Village, IL 60007

Van Ru Credit Corporation  
1350 E. Touhy Avenue, Suite 100E  
Des Plaines, IL 60018-3303

Verizon  
P.O. Box 25505  
Lehigh Valley, PA 18002-5505

Verizon  
777 Big Timber Road  
Elgin, IL 60123

VW Credit, Inc.  
1401 Franklin Blvd  
Libertyville, IL 60048

Wells Fargo Bank  
PO Box 10368  
Des Moines, IA 50306-0368

Wells Fargo Home Mortgage  
P.O. Box 10388  
Des Moines, IA 50306-0388

Wells Fargo Home Mortgage  
BCS-Loss Mitigation, MAC ?X7801-03K  
3476 Stateview Blvd.  
Fort Mill, SC 29715-7203

West Asset Management  
2703 W. Highway 75  
Sherman, TX 75092

Zwicker & Associates, P.C.  
80 Minuteman Road  
Andover, MA 01810